

Signed: November 13, 2009

**SO ORDERED**



**ROBERT A. GORDON**  
**U. S. BANKRUPTCY JUDGE**

**THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

In re:

Scott A. Schuyler

and

Delores B. Schuyler

Debtor

Case No. 09-25451

Chapter 13

Scott A. Schuyler

Delores B. Schuyler

Movants

vs.

HSBC Mortgage Services

**ORDER GRANTING MOTION TO AVOID SECOND MORTGAGE LIEN ON  
DEBTOR'S PRINCIPAL RESIDENCE**

Having considered debtor's Motion to Avoid Lien, and any response filed thereto, and it appearing that proper notice has been given, pursuant to 11 U.S.C. § 105 nd for reasons set forth in the case of Johnson vs. Asset Management Group, LLC, 226 B.R. 364 (D. Md. 1998), it is by the United States Bankruptcy Court for the District of Maryland,

**ORDERED**, that the claim of Respondent be and is hereby deemed wholly unsecured.

**ORDERED**, that at such time as a discharge Order is entered pursuant to 11 U.S.C. § 1328(a) in this case, the lien held in favor of Respondent on debtor's real property described as: 101 Kenan St, Taneytown, MD 21787, shall be void; and it is further

**ORDERED**, that the claim of the Respondent herein shall be treated as a general unsecured claim under the debtor's plan.

cc:

Debtor

Debtor's Attorney

Movant

Movant's Attorney

Chapter 13 Trustee

**End of Order**

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# CERTIFICATE OF NOTICE

District/off: 0416-1  
Case: 09-25451

User: jjohnson  
Form ID: pdfparty

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Nov 17, 2009

The following entities were noticed by first class mail on Nov 19, 2009.  
db/db +Scott A. Schuyler, Dolores B. Schuyler, 101 Kenan St, Taneytown, MD 21787-2631  
+HSBC, p.o. Box 9068, Brandon, FL 33509-9068

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2009

Signature:

